



# Music Celebrations International, L.L.C.

1440 S. Priest Drive, Suite 102, Tempe, AZ 85281-6954  
(480) 894.3330 (800) 395.2036 Fax (480) 894.5137  
[info@musiccelebrations.com](mailto:info@musiccelebrations.com)

1. MCI Leadership Team will review the status of the pandemic and the respective event 120 days out from the event in order to cancel the event time if the status of the pandemic worries us
2. We will not be paying our vendors (*airlines, hotels, tourism sites, motorcoach, etc.*) in Hawaii until both parties (MCI & HMC) have both determined it's safe to do so, so your money does not end up being kept as a non-refundable deposit by vendors
3. If the event was cancelled by a “**Force Majeure**” (*an unforeseeable circumstances out of anyone's control that cancels the Event I.E. a travel ban, Hawaii covid-shutdown, US travel ban, etc.*), we will offer a full refund of all money paid to MCI by your group, minus any very small non-recoverable deposits paid on the group's behalf, and the \$1,500 group deposit which will be retained by MCI would be offered as a credit to the HMC for any tour/travel/event in 2022 or 2023.

Although we are optimistic that we will be on the other side of this by December of 2021, as you would expect during a time like this, we are able to be very flexible and accommodating to adjust and extend deadlines/due dates and payment dates as you and your musicians and their family's needs. Should we need to adjust things, deadlines, timelines in order to help your musicians and travelers, we completely understand and are prepared to make adjustments. Attached is a Sample Payment Schedule which is very flexible per your feedback. We can adjust this payment schedule as you need, this should just give you an idea of how payments are typically spread out!

## **Travel Insurance Options:**

We have currently included a “Standard Travel Insurance” package which covers up to \$600 of the tour costs. On the attached Standard Brochure you will find the benefits with the Standard Insurance Coverage. Also attached are the details regarding Premier Insurance upgrades that cover 75% - 100% of the tour costs.

## **Cancellations (other than Force Majeure, as I've listed above)**

Should an individual cancel, and the trip/event is still actively moving forward - there is the option to switch them out with a new trip attendee or they would follow the cancellation schedule on the sample Payment Schedule attached. Should the entire group choose to cancel, but the event is still taking place – we can either roll the funds over to the following year for an event of your choosing, or issue refunds per the payment and cancellation schedule. I can tell you that we will absolutely work with our vendors to get as much funds back as possible for groups and usually are able to get more than the cancellation schedule follows should the full group need to cancel. At the bottom of this email is a small sampling of Directors' responses to how we have handled cancellations, refunds, and/or tour postponements this year.

If the **premier travel insurance plan is purchased**, the traveler is guaranteed to receive 75% of the non-recoverable tour costs back should they need to cancel due to pandemic. Unfortunately, travel insurance companies do not specifically cover pandemics as a covered reason to cancel with a full-refund, so the best option to protect your finances would be to purchase the premium coverage which has the “cancel for any reason” clause, guaranteeing 75% back of the non-recoverable tour costs. Our clients this year had great experiences with our travel insurance company and were able to get 75% of the non-recoverable funds back after filing their claims for the pandemic. If someone were to cancel for a fully covered reason (i.e. being sick at the time of travel, or other specifically covered reason), they would get up to 100% of the tour costs back as that qualifies under the medical coverage.



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## **Entire Group Cancelling the Tour Due to Pandemic:**

The non-recoverable tour costs this year for tours varied from around 3 – 5% percent of the total tour costs depending on the time of cancellation, airline company, venues being open/closed, etc. With the premier insurance, the traveler would file a claim to get 75% of the 3 – 5% lost if the entire tour is cancelled due to a pandemic. Although we have the Payment and Cancellation Schedule set for individual travelers cancelling, **if the entire group has to cancel due to a pandemic, we will work with our vendors to get as MUCH money back as possible for the group. Additionally, we are not paying vendors non-refundable deposits, until it is agreed upon with both parties (MCI and your HMC).**

## **An Individual Cancels but the Group is Still Traveling:**

Following the Payment and Cancellation Schedule, the individual that must cancel would file a claim based on the cancellation penalty. If they are cancelling due to a covered reason (covered reasons are found on the attached brochure) and they have the upgraded insurance – they can get up to 100% back. If an individual cancels and finds someone to take their place, that is absolutely fine with us and there would not be a penalty unless it's after airfare ticketing (close to the tour departure date) when a name change fee would apply.